

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: PAINTER, DEBORAH

§ Case No. 04-21015

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$10,700.00</u>
Total Distribution to Claimants: <u>\$20,111.48</u>	Claims Discharged Without Payment: <u>\$11,822.48</u>
Total Expenses of Administration: <u>\$22,418.80</u>	

3) Total gross receipts of \$ 50,030.28 (see Exhibit 1 ), minus funds paid to the debtor and third parties of \$ 7,500.00 (see Exhibit 2 ), yielded net receipts of \$42,530.28 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$10,700.00	\$9,659.28	\$9,659.28	\$9,659.28
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	22,418.80	22,418.80	22,418.80
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	21,379.36	16,647.38	16,647.38	10,452.20
<b>TOTAL DISBURSEMENTS</b>	<b>\$32,079.36</b>	<b>\$48,725.46</b>	<b>\$48,725.46</b>	<b>\$42,530.28</b>

4) This case was originally filed under Chapter 7 on June 01, 2004.  
The case was pending for 67 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/30/2009 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Personal injury claim	1142-000	50,000.00
Interest Income	1270-000	30.28
<b>TOTAL GROSS RECEIPTS</b>		<b>\$50,030.28</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Deborah Painter	Payment of exemption per court order	8100-002	0.00
Deborah Painter	Dividend paid 100.00% on \$7,500.00; Claim# 5; Filed: \$7,500.00; Reference:	8100-000	7,500.00
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$7,500.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Numark Credit Union	4120-000	10,700.00	N/A	N/A	0.00
Blue Cross Blue Shield	4220-000	N/A	5,583.00	5,583.00	5,583.00
Illinois Farmers Insurance Company	4220-000	N/A	3,000.00	3,000.00	3,000.00
RS Medical	4220-000	N/A	843.28	843.28	843.28
City of Joliet	4220-000	N/A	233.00	233.00	233.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$10,700.00</b>	<b>\$9,659.28</b>	<b>\$9,659.28</b>	<b>\$9,659.28</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	5,002.42	5,002.42	5,002.42
MICHAEL G. BERLAND	2200-000	N/A	37.50	37.50	37.50
Krockey, Cernugel, Cowgill & Clark	3210-600	N/A	16,700.00	16,700.00	16,700.00
Krockey, Cernugel, Cowgill & Clark	3220-610	N/A	678.88	678.88	678.88
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>N/A</b>	<b>22,418.80</b>	<b>22,418.80</b>	<b>22,418.80</b>

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Nuvel Credit Corporation	7100-000	6,984.53	5,938.81	5,938.81	3,779.30
City Of Joliet	7100-000	550.00	350.00	350.00	0.00
Capital One Bank	7100-000	3,238.11	4,579.50	4,579.50	2,914.27
Capital One Bank	7100-000	4,979.42	5,556.34	5,556.34	3,535.90
George DePhillips MD	7100-000	3,923.01	N/A	N/A	0.00
Joliet Radiological	7100-000	495.00	N/A	N/A	0.00
Prarie Financial Services	7100-000	356.00	N/A	N/A	0.00
Provena Medical	7100-000	0.00	N/A	N/A	0.00
CCHS	7100-000	211.42	N/A	N/A	0.00
Providian	7100-000	641.87	N/A	N/A	0.00
Clerk of Bankruptcy Court	7100-000	N/A	222.73	222.73	222.73
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		21,379.36	16,647.38	16,647.38	10,452.20



Exhibit 8

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 04-21015  
Case Name: PAINTER, DEBORAH

Trustee: (520196) MICHAEL G. BERLAND  
Filed (f) or Converted (c): 06/01/04 (f)  
§341(a) Meeting Date: 07/14/04  
Claims Bar Date: 04/14/05

Period Ending: 12/30/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Checking and savings NuMark-scheduled	100.00	0.00	0.00	FA
2	Furniture and electronic appliances-scheduled	750.00	0.00	0.00	FA
3	Clothing-scheduled	250.00	0.00	0.00	FA
4	403b account-scheduled	100.00	0.00	0.00	FA
5	Vater IORA-scheduled	2,000.00	0.00	0.00	FA
6	Personal injury claim	7,500.00	0.00	50,000.00	FA
7	2000 GMC-scheduled	10,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	30.28	FA
8	Assets Totals (Excluding unknown values)	\$20,700.00	\$0.00	\$50,030.28	\$0.00

#### Major Activities Affecting Case Closing:

The trustee filed his final report and one check has not cleared..

Initial Projected Date Of Final Report (TFR): July 31, 2008

Current Projected Date Of Final Report (TFR): July 11, 2008 (Actual)

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 04-21015  
Case Name: PAINTER, DEBORAH

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*01-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 13-7584750  
Period Ending: 12/30/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/08/08	(6)	General Casualty Insurance	Proceeds of settlement per court order	1142-000	50,000.00		50,000.00
01/10/08		To Account #*****0166	Transfer for purpose of writing lien checks-3 checks already written on money market	9999-000		9,426.28	40,573.72
01/10/08	1001	Krockey, Cemugel, Cowgill & Clark	Payment of attorney fee per court order	3210-600		16,700.00	23,873.72
01/10/08	1002	Krockey, Cemugel, Cowgill & Clark	Payment of attorney costs per court order	3220-610		678.88	23,194.84
01/10/08	1003	Deborah Painter	Payment of exemption per court order Stopped on 04/09/08	8100-002		7,500.00	15,694.84
01/15/08		To Account #*****0166	Transfer for the Purpose of Paying a Lien	9999-000		233.00	15,461.84
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	9.12		15,470.96
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	4.71		15,475.67
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	4.26		15,479.93
04/09/08	1003	Deborah Painter	Payment of exemption per court order Stopped: check issued on 01/10/08	8100-002		-7,500.00	22,979.93
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	3.20		22,983.13
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.87		22,986.00
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.92		22,988.92
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.92		22,991.84
08/04/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.28		22,992.12
08/04/08		To Account #*****0166	Transfer for purpose of final distribution	9999-000		22,992.12	0.00

<b>ACCOUNT TOTALS</b>	<b>50,030.28</b>	<b>50,030.28</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	32,651.40	
<b>Subtotal</b>	<b>50,030.28</b>	<b>17,378.88</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$50,030.28</b>	<b>\$17,378.88</b>	



Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 04-21015  
Case Name: PAINTER, DEBORAH

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*01-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 13-7584750

Period Ending: 12/30/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/10/08		From Account #*****0165	Transfer for purpose of writing lien checks-3 checks already written on money market	9999-000	9,426.28		9,426.28
01/15/08		From Account #*****0165	Transfer for the Purpose of Paying a Lien	9999-000	233.00		9,659.28
01/15/08	101	Blue Cross Blue Shield	Payment of lien per court order	4220-000		5,583.00	4,076.28
01/15/08	102	Illinois Farmers Insurance Company	Payment of lien per court order	4220-000		3,000.00	1,076.28
01/15/08	103	RS Medical	Payment of lien per court order	4220-000		843.28	233.00
01/23/08	104	City of Joliet	Payment of lien per court order	4220-000		233.00	0.00
08/04/08		From Account #*****0165	Transfer for purpose of final distribution	9999-000	22,992.12		22,992.12
08/07/08	105	Deborah Painter	Dividend paid 100.00% on \$7,500.00; Claim# 5; Filed: \$7,500.00; Reference:	8100-000		7,500.00	15,492.12
08/07/08	106	MICHAEL G. BERLAND	Dividend paid 100.00% on \$5,002.42, Trustee Compensation; Reference:	2100-000		5,002.42	10,489.70
08/07/08	107	MICHAEL G. BERLAND	Dividend paid 100.00% on \$37.50, Trustee Expenses; Reference:	2200-000		37.50	10,452.20
08/07/08	108	Nuvel Credit Corporation	Dividend paid 63.63% on \$5,938.81; Claim# 1; Filed: \$5,938.81; Reference:	7100-000		3,779.30	6,672.90
08/07/08	109	City Of Joliet	Dividend paid 63.63% on \$350.00; Claim# 2; Filed: \$350.00; Reference: Stopped on 02/12/09	7100-000		222.73	6,450.17
08/07/08	110	Capital One Bank	Dividend paid 63.63% on \$4,579.50; Claim# 3; Filed: \$4,579.50; Reference:	7100-000		2,914.27	3,535.90
08/07/08	111	Capital One Bank	Dividend paid 63.63% on \$5,556.34; Claim# 4; Filed: \$5,556.34; Reference:	7100-000		3,535.90	0.00
02/12/09	109	City Of Joliet	Dividend paid 63.63% on \$350.00; Claim# 2; Filed: \$350.00; Reference: Stopped: check issued on 08/07/08	7100-000		-222.73	222.73
03/25/09	112	Clerk of Bankruptcy Court	Payment of unclaimed funds	7100-000		222.73	0.00

<b>ACCOUNT TOTALS</b>	<b>32,651.40</b>	<b>32,651.40</b>	<b>\$0.00</b>
Less: Bank Transfers	32,651.40	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>32,651.40</b>	
Less: Payments to Debtors		7,500.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$25,151.40</b>	

Exhibit 9

## Form 2

### Cash Receipts And Disbursements Record

Page: 3

Case Number: 04-21015  
Case Name: PAINTER, DEBORAH  
Taxpayer ID #: 13-7584750  
Period Ending: 12/30/09

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*\*01-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***.*****01-65	50,030.28	17,378.88	0.00
Checking # ***.*****01-66	0.00	25,151.40	0.00
	<b>\$50,030.28</b>	<b>\$42,530.28</b>	<b>\$0.00</b>